

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Joseph Bradley, Jr.  
Jeanette Bradley  
Debtor(s)

Case No. 15-11775

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/31/2015.
- 2) The plan was confirmed on 07/10/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/21/2015.
- 5) The case was dismissed on 02/05/2016.
- 6) Number of months from filing to last payment: 7.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$7,876.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$2,500.00
Less amount refunded to debtor	\$13.81

**NET RECEIPTS:**

**\$2,486.19**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,741.01
Court Costs	\$0.00
Trustee Expenses & Compensation	\$99.32
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$1,840.33**

Attorney fees paid and disclosed by debtor:	\$600.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARONS	Secured	0.00	0.00	0.00	0.00	0.00
AARONS	Secured	0.00	0.00	0.00	0.00	0.00
ALLY FINANCIAL	Secured	12,925.00	12,405.98	12,405.98	488.85	157.01
ALLY FINANCIAL	Unsecured	2,350.00	2,337.20	2,337.20	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	1,900.00	2,267.60	2,267.60	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	700.00	1,230.85	1,230.85	0.00	0.00
CORPORATE AMERICA FAMILY CU	Unsecured	1,500.00	2,142.65	2,142.65	0.00	0.00
CREDIT ACCEPTANCE CORP	Unsecured	4,300.00	4,241.92	4,241.92	0.00	0.00
IGS ENERGY	Unsecured	190.00	189.84	189.84	0.00	0.00
ILLINOIS BELL TELEPHONE COMPAN	Unsecured	1,100.00	1,256.09	1,256.09	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1,700.00	0.00	0.00	0.00	0.00
MACK INDUSTRIES	Unsecured	3,900.00	4,350.00	4,350.00	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	0.00	500.00	500.00	0.00	0.00
NICOR GAS	Unsecured	1,700.00	2,744.88	2,744.88	0.00	0.00
NUMARK CREDIT UNION	Unsecured	500.00	790.19	790.19	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	2,700.00	103.09	103.09	0.00	0.00
PRESTIGE FINANCIAL SERVICES	Unsecured	17,200.00	13,240.15	13,240.15	0.00	0.00
QUICKCLICK LOANS LLC	Unsecured	500.00	NA	NA	0.00	0.00
R&R SOLUTIONS	Unsecured	3,800.00	NA	NA	0.00	0.00
ST JAMES HOSPITAL	Unsecured	350.00	NA	NA	0.00	0.00
NORTHSIDE COMMUNITY FC	Unsecured	400.00	NA	NA	0.00	0.00
NORTHWEST PREMIUM SERVICES	Unsecured	1.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	200.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	400.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	60.00	NA	NA	0.00	0.00
ACL LABORATORIES	Unsecured	350.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVOCATE MEDICAL GROUP	Unsecured	60.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF WATER	Unsecured	1,000.00	NA	NA	0.00	0.00
COMCAST/STELLAR RECOVERY INC	Unsecured	600.00	NA	NA	0.00	0.00
COMCAST	Unsecured	300.00	NA	NA	0.00	0.00
CONSULTANTS IN PATHOLOGY	Unsecured	15.00	NA	NA	0.00	0.00
AT&T	Unsecured	700.00	NA	NA	0.00	0.00
AT&T/AFNI INC	Unsecured	900.00	NA	NA	0.00	0.00
DIRECTV/NCO FINANCIAL	Unsecured	450.00	NA	NA	0.00	0.00
ESCALLATE LLC	Unsecured	250.00	NA	NA	0.00	0.00
FRANCISCAN ALLIANCE	Unsecured	350.00	NA	NA	0.00	0.00
GUARANTY BANK	Unsecured	350.00	NA	NA	0.00	0.00
HSBC CARD SERVICES	Unsecured	450.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	2,900.00	NA	NA	0.00	0.00
US CELLULAR	Unsecured	550.00	NA	NA	0.00	0.00
VILLAGE OF UNIVERSITY PARK	Unsecured	250.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE	Unsecured	350.00	326.94	326.94	0.00	0.00
T MOBILE	Unsecured	1,200.00	97.06	97.06	0.00	0.00
T MOBILE	Unsecured	0.00	730.70	730.70	0.00	0.00
TEXAS GUARANTEED STUDENT LOAN	Unsecured	27,350.00	28,098.17	28,098.17	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	39,800.00	64,511.55	64,511.55	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$12,405.98	\$488.85	\$157.01
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$12,405.98</b>	<b>\$488.85</b>	<b>\$157.01</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$129,158.88</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$1,840.33</u>
Disbursements to Creditors	<u>\$645.86</u>

**TOTAL DISBURSEMENTS :** **\$2,486.19**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/13/2016

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.